At lower incomes, enrollees have lower out-of-pocket limits and deductibles

Median out-of-pocket (OOP) limits and median deductible in states that use HealthCare.gov

Notes: Second-lowest-cost silver plans for 2016; 40-year-old male nonsmoker; largest city in state. The median includes 36 states that use the HealthCare.gov platform, excluding Alaska and Hawaii for the $17,000 category; 37 states that use the HealthCare.gov platform for the $20,000 category; and the 38 states that use the HealthCare.gov platform for the $25,000 and $35,000 categories.

There is wide variation in deductibles across markets for silver plans

Highest, median, and lowest in-network deductible amounts in states that use HealthCare.gov

Without cost-sharing reductions*

- $6,500
- $3,500
- $0

With cost-sharing reductions

- $4,500
- $2,500
- $1,750
- $0
- $0
- $0

Annual income

Notes: Second-lowest-cost silver plans for 2016; 40-year-old male nonsmoker; largest city in state. The highest, median, and lowest amounts include 36 states that use the HealthCare.gov platform, excluding Alaska and Hawaii for the $17,000 category; 37 states that use the HealthCare.gov platform for the $20,000 category; and the 38 states that use the HealthCare.gov platform for the $25,000 and $35,000 categories.

* Minimum values are not displayed because the benchmark plan for Texas has a zero dollar deductible across all income levels.

There is wide variation in out-of-pocket limits across markets for silver plans

Highest, median, and lowest out-of-pocket limits in states that use HealthCare.gov

**Exhibit 3**

<table>
<thead>
<tr>
<th>Annual income</th>
<th>Without cost-sharing reductions</th>
<th>With cost-sharing reductions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Highest</td>
<td>Median</td>
</tr>
<tr>
<td>$35,000</td>
<td>$6,850</td>
<td>$6,500</td>
</tr>
<tr>
<td>$25,000</td>
<td>$2,250</td>
<td>$1,500</td>
</tr>
<tr>
<td>$20,000</td>
<td>$650</td>
<td>$500</td>
</tr>
<tr>
<td>$17,000</td>
<td></td>
<td>$500</td>
</tr>
</tbody>
</table>

**Notes:** Second-lowest-cost silver plans for 2016; 40-year-old male nonsmoker; largest city in state; The highest, median, and lowest amounts include 36 states that use the HealthCare.gov platform, excluding Alaska and Hawaii for the $17,000 category; 37 states that use the HealthCare.gov platform for the $20,000 category; and the 38 states that use the HealthCare.gov platform for the $25,000 and $35,000 categories.

Cost-sharing reductions lower peoples’ projected out-of-pocket costs, especially for those who use health care the most

<table>
<thead>
<tr>
<th>Annual income</th>
<th>Without cost-sharing reductions</th>
<th>With cost-sharing reductions</th>
</tr>
</thead>
<tbody>
<tr>
<td>$35,000</td>
<td>$6,500</td>
<td>$4,949</td>
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<tr>
<td>$25,000</td>
<td>$4,47</td>
<td>$4,37</td>
</tr>
<tr>
<td>$20,000</td>
<td>$81</td>
<td>$75</td>
</tr>
<tr>
<td>$17,000</td>
<td>$355</td>
<td>$355</td>
</tr>
</tbody>
</table>

Notes: Second-lowest-cost silver plans for 2016; 40-year-old male nonsmoker; largest city in state. The median includes 36 states that use the HealthCare.gov platform, excluding Alaska and Hawaii for the $17,000 category; 37 states that use the HealthCare.gov platform for the $20,000 category; and the 38 states that use the HealthCare.gov platform for the $25,000 and $35,000 categories. OOP costs is either the difference between total expected costs and the annual premium cost to the enrollee, or the plan’s out-of-pocket limit, whichever is lower.

Variation in projected out-of-pocket costs across markets among “low” users of health care, for enrollees with incomes of $17,000

Notes: Second-lowest-cost silver plans for 2016; 40-year-old male nonsmoker; largest city in state. The amounts include 36 states that use the HealthCare.gov platform, excluding Alaska and Hawaii. OOP costs is either the difference between total expected costs and the annual premium cost to the enrollee, or the plan’s out-of-pocket limit.

Notes: Second-lowest-cost silver plans for 2016; 40-year-old male nonsmoker; largest city in state. The amounts include 36 states that use the HealthCare.gov platform, excluding Alaska and Hawaii. OOP costs is either the difference between total expected costs and the annual premium cost to the enrollee, or the plan's out-of-pocket limit.

Variation in projected out-of-pocket costs across markets among “high” users of health care, for enrollees with incomes of $17,000

Notes: Second-lowest-cost silver plans for 2016; 40-year-old male nonsmoker; largest city in state. The amounts include 36 states that use the HealthCare.gov platform, excluding Alaska and Hawaii. OOP costs is either the difference between total expected costs and the annual premium cost to the enrollee, or the plan's out-of-pocket limit.

Silver plans in Houston, Texas, and Virginia Beach, Virginia, for enrollees with incomes of $17,000

Projected out-of-pocket costs, 2016

<table>
<thead>
<tr>
<th>Houston, TX</th>
<th>Virginia Beach, VA</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,250</td>
<td>$72</td>
</tr>
<tr>
<td>$15</td>
<td>$403</td>
</tr>
<tr>
<td>$69</td>
<td>$600</td>
</tr>
</tbody>
</table>

“Low” user of health care
“Medium” user of health care
“High” user of health care

Notes: Second-lowest-cost silver plans for 2016; 40-year-old male nonsmoker with an annual income of $17,000; largest city in state. OOP costs is either the difference between total expected costs and the annual premium cost to the enrollee, or the plan’s out-of-pocket limit, whichever is lower.

* Copayments/Coinsurance are compared for only 5 of the services displayed on HealthCare.gov.

Silver plans in Columbus, Ohio, and Newark, New Jersey, for enrollees with incomes of $17,000

**Exhibit 7**

Notes: Second-lowest-cost silver plans for 2016; 40-year-old male nonsmoker with an annual income of $17,000; largest city in state. OOP costs is either the difference between total expected costs and the annual premium cost to the enrollee, or the plan’s out-of-pocket limit, whichever is lower.

* Copayments/Coinurance are compared for only 5 of the services displayed on HealthCare.gov.